erificate of Transmission/Mailing under 37 C.F.R. § 1.8

I hereby certify that this correspondence pursuant to 37 C.F.R. §1.8, is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 on:

Date: February 6, 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s):

Crane, et al.

Docket No.:

49335.0300

(fka 10655.7700)

Serial No.:

09/415,632

Examiner:

Poinvil, Frantzy

Filed:

October 12, 1999

Group Art Unit:

3628

Title:

SYSTEM AND METHOD

Confirmation No.:

5093

FOR DIVIDING A REMITTANCE

AND DISTRIBUTING A PORTION OF THE FUNDS TO MULTIPLE **INVESTMENT PRODUCTS**

SUPPLEMENTAL REPLY AFTER RCE

Mail Stop Amendment Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Dear Commissioner:

Prior to analyzing this application after RCE, please consider the following remarks and the accompanying SUPPLEMENTAL 37 C.F.R. 1.131 Declaration which includes additional exhibits from the Declaration submitted on November 21, 2005:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.